

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
Durham DIVISION**

In re: BASSETT, JANET ANN

§ Case No. 20-80053

§

§

§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 13 of the United States Bankruptcy Code was filed on 01/28/2020. The case was converted to one under Chapter 7 on 07/11/2022. The undersigned trustee was appointed on 07/11/2022.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 325,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>141,195.32</u>
Administrative expenses	<u>25,817.20</u>
Bank service fees	<u>324.16</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>35,000.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of 1	<u>\$ 122,663.32</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/29/2022 and the deadline for filing governmental claims was 01/07/2023. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$14,171.42. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$14,171.42, for a total compensation of \$14,171.42². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/24/2023

By: /s/ John Paul Cournoyer
Trustee, Bar No.: 42224

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A

Page: 1

Case No.: 20-80053

Case Name: BASSETT, JANET ANN

Trustee Name: (530361) JP Cournoyer

Date Filed (f) or Converted (c): 07/11/2022 (c)

§ 341(a) Meeting Date: 08/12/2022

For Period Ending: 02/23/2023

Claims Bar Date: 11/29/2022

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets	7 Lien Amount	8 Exempt Amount
Ref. #								
1	3115 Hope Valley Road, Durham, NC 27707-0000, Durham County Motion for stay relief (#80) filed 10/18/2022. Response (#84) filed 10/28/22. Hearing 11/17/2022. Homestead exemption of \$35,000 authorized by order #96 entered 12/14/2022 sent to debtor 1/5/2023 (Ck #1001)	229,547.00	223,804.68		325,000.00	FA	141,195.32	35,000.00
2	2015 Honda CRV, 38,000 miles	14,242.00	0.00		0.00	FA	7,111.00	3,500.00
3	Household Goods	2,550.00	0.00		0.00	FA	0.00	2,550.00
4	Electronics	100.00	0.00		0.00	FA	0.00	100.00
5	Wearing Apparel	400.00	0.00		0.00	FA	0.00	400.00
6	Cash	50.00	0.00		0.00	FA	0.00	50.00
7	Checking: Wells Fargo	300.00	0.00		0.00	FA	0.00	300.00
8	Savings: Wells Fargo	100.00	0.00		0.00	FA	0.00	100.00
9	Income Taxes: IRS and NC	0.00	0.00		0.00	FA	0.00	0.00
10	Possible Consumer Rights Claim(s). Subject to approval of settlement/award by Bankruptcy Court. Unless otherwise specified, no specific claims are known at present.	0.00	0.00		0.00	FA	0.00	0.00
11	IMPORTANT NOTICES: (1) Valuation Method (Sch. A & B): FMV unless otherwise noted. (2) Creditor claims disclosed on Sch. D, E & F are estimates only, drawn largely from unverified information provided by the creditor, and shall not be considered an admission by the Debtor(s) of the amount owed, interest, late fees, etc. Nor is this listing of a creditor or representatives an admission by the Debtor(s) that such parties are actual owners of such claims.	0.00	0.00		0.00	FA	0.00	0.00
12	Any other value (See * - Sch B)	0.00	0.00		0.00	FA	0.00	0.00
13	* Any other value, not otherwise listed, including without limitation, any and all amounts on deposit, if any, as of the date of filing, in bank or investment accounts, but not exceeding in value the residual value available under the "wildcard" (NCGS 1C-1601 (a)(2)) exemption	Unknown	Unknown		0.00	FA	0.00	0.00
14	VOID (u) Pro rated property taxes paid in advance	VOID	VOID	VOID	VOID	VOID	VOID	VOID
14	Assets Totals (Excluding unknown values)	\$247,289.00	\$223,804.68		\$325,000.00	\$0.00	\$148,306.32	\$42,000.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit A

Page: 2

Case No.: 20-80053

Case Name: BASSETT, JANET ANN

For Period Ending: 02/23/2023

Trustee Name: (530361) JP Cournoyer

Date Filed (f) or Converted (c): 07/11/2022 (c)

§ 341(a) Meeting Date: 08/12/2022

Claims Bar Date: 11/29/2022

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Interim Report No. 2
Sale of real property approved / closed.
Draft final report.

Initial Projected Date Of Final Report (TFR): 12/29/2023

Current Projected Date Of Final Report (TFR): 02/23/2023 (Actual)

02/24/2023

Date

/s/JP Cournoyer

JP Cournoyer

Copy Served On: Mr. William P. Miller
Bankruptcy Administrator

Form 2

Exhibit B

Page: 1

Cash Receipts And Disbursements Record

Case No.: 20-80053

Trustee Name: JP Cournoyer (530361)

Case Name: BASSETT, JANET ANN

Bank Name: Metropolitan Commercial Bank

Taxpayer ID #: **-***4114

Account #: *****6113 Checking

For Period Ending: 02/23/2023

Blanket Bond (per case limit): \$9,000,000.00

Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/08/22	{1}	Joan B. Copeland	Due diligence fee 3115 Hope Valley Rd	1110-000	2,000.00		2,000.00
11/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.00	1,995.00
12/20/22		Midtown Property Law	Net sale proceeds		156,054.05		158,049.05
	{1}	Melvin Widomski and Joan Copeland	Gross sale proceeds minus \$2000 earnest money rcvd trustee pre-closing \$323,000.00	1110-000			
		Deutsche Bank National Trust, Company, as Trustee	Mortgage payoff authorized by sale order #96 entered 12/14/2022 -\$141,195.32	4110-000			
		Register of Deeds	Excise tax of \$650 minus credit of \$134.37 for prepaid taxes -\$515.63	2500-000			
		Nest Realty	Realtor commission -\$11,375.00	3510-000			
		Coldwell Banker Advantage	Realtor commission -\$8,125.00	3510-000			
		American Home Warranty	Home warranty -\$735.00	2500-000			
			Credit to purchasers for repair items discovered during due diligence -\$5,000.00	2500-000			
12/30/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		86.56	157,962.49
01/05/23	1001	JANET ANN BASSETT	Homestead exemption authorized by order #96 entered 12/14/2022	8100-002		35,000.00	122,962.49
01/06/23	1002	Duke Energy Payment Processing	Electrical service - account no. 9101 3694 1787	2420-000		66.57	122,895.92
01/31/23		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		232.60	122,663.32

COLUMN TOTALS

158,054.05

35,390.73

\$122,663.32

Less: Bank Transfers/CDs

0.00

0.00

Subtotal

158,054.05

35,390.73

Less: Payments to Debtors

35,000.00

NET Receipts / Disbursements

\$158,054.05

\$390.73

Form 2

Cash Receipts And Disbursements Record

Case No.: 20-80053
Case Name: BASSETT, JANET ANN
Taxpayer ID #: **_***4114
For Period Ending: 02/23/2023

Trustee Name: JP Cournoyer (530361)
Bank Name: Metropolitan Commercial Bank
Account #: *****6113 Checking
Blanket Bond (per case limit): \$9,000,000.00
Separate Bond (if applicable): N/A

Net Receipts:	\$158,054.05
Plus Gross Adjustments:	\$166,945.95
Less Payments to Debtor:	\$35,000.00
Less Other Noncompensable Items:	\$0.00
Net Estate:	\$290,000.00

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****6113 Checking	\$158,054.05	\$390.73	\$122,663.32
	\$158,054.05	\$390.73	\$122,663.32

02/24/2023

 Date

/s/JP Cournoyer

 JP Cournoyer

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
D0	BB&T Attn: Bankruptcy, Managing Agent Post Office Box 1847 Wilson, NC 27894 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
D0	Durham County Tax Collector P.O.Box 3397 Durham, NC 27702 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
D0	Select Portfolio Servicing***** Attn: Officer Post Office Box 65250 Salt Lake City, UT 84165 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
3	Branch Banking & Trust Company now Truist P.O. Box 1847, 100-50-01-51 Wilson, NC 27894 <4210-000 Personal Property & Intangibles - Consensual Liens> , 100	Secured 02/12/20		\$6,734.29 \$0.00	\$0.00	\$0.00
Claim filed as fully secured by motor vehicle; asset not administered.						
13	Deutsche Bank National Trust, Company, as Trustee Attn: Remittance Processing P.O.Box 65450 Salt Lake City, UT 84165-0450 <4110-000 Real Estate - Consensual Liens (mortgages, deeds of trust)> , 100	Secured 04/07/20		\$141,195.32 \$141,195.32	\$141,195.32	\$0.00
Claim filed as fully secured; to be paid in full at closing of property sale. Payoff thru 12/23/2022 received from servicer for \$141,195.32.						
AttyExp s	Northern Blue, LLP 1414 Raleigh Road, Suite 435 Chapel Hill, NC 27517 <3120-000 Attorney for Trustee Expenses (Trustee Firm)> , 200	Administrative 01/12/23		\$295.11 \$295.11	\$0.00	\$295.11

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
AttyFee s	Northern Blue, LLP 1414 Raleigh Road, Suite 435 Chapel Hill, NC 27517 <3110-000 Attorney for Trustee Fees (Trustee Firm)> , 200	Administrative 01/12/23		\$3,757.50 \$3,757.50	\$0.00	\$3,757.50
Duke	Duke Energy Payment Processing PO Box 1094 Charlotte, NC 28201-1094 <2420-000 Costs to Secure/Maintain Property> , 200	Administrative 01/06/23		\$66.57 \$66.57	\$66.57	\$0.00
Electrical service pending sale of 3115 Hope Valley Rd.						
FEE	JP Cournoyer 1414 Raleigh Rd. Suite 435 Chapel Hill, NC 27517 <2100-000 Trustee Compensation> , 200	Administrative 02/23/23		\$14,171.42 \$14,171.42	\$0.00	\$14,171.42
	Internal Revenue Service (MD)** Post Office Box 7346 Philadelphia, PA 19101 <5600-000 Consumer Deposits - § 507(a)(7)> , 540	Priority 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	Law Office of John T Orcutt 6616 Six Forks Road Suite 203 Raleigh, NC 27615 <5600-000 Consumer Deposits - § 507(a)(7)> , 540	Priority 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	NC Department of Revenue ** Attn: Bankruptcy Unit Post Office Box 1168 Raleigh, NC 27602 <5600-000 Consumer Deposits - § 507(a)(7)> , 540	Priority 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	Durham County Tax Collector P.O.Box 3397 Durham, NC 27702 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 02/07/20		\$465.43 \$368.51	\$0.00	\$368.51
\$96.92 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
14P	North Carolina Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168 <5800-000 Claims of Governmental Units - § 507(a)(8)> , 570	Priority 07/10/20		\$4,706.22 \$4,706.22	\$0.00	\$4,706.22
SURPL US	BASSETT, JANET ANN 3115 HOPE VALLEY ROAD DURHAM, NC 27707 <8200-000 Surplus Funds Paid to Debtor § 726(a)(6)> , 650	Unsecured 02/23/23		\$0.00 \$71,571.66	\$0.00	\$71,571.66
	.IMPORTANT NOTICE: See notice re: creditor claims set forth on Schedule A, <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	American Express **** Customer Care and Billing Inquiries Post Office Box 981535 El Paso, TX 79998 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	Capital One ***** Post Office Box 85015 Richmond, VA 23285 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	JPMC *** PO Box 7013 Indianapolis, IN 46207 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Kohl's * c/o Capital One Post Office Box 3043 Milwaukee, WI 53201 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	THD/CBNA One Court Square Long Island City, NY 11120 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
	Wells Fargo Credit Bureau Disputes* Post Office Box 14517 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 01/28/20		\$0.00 \$0.00	\$0.00	\$0.00
11	Durham County Tax Collector P.O.Box 3397 Durham, NC 27702 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$3.87 \$3.87	\$0.00	\$3.87
2	Internal Revenue Service (MD)** P.O. Box 7317 Philadelphia, PA 19101-7317 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/11/20		\$0.00 \$0.00	\$0.00	\$0.00
4	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/14/20		\$771.18 \$605.47	\$0.00	\$605.47

\$165.71 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
4I	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$6.35 \$6.35	\$0.00	\$6.35
5	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 02/21/20		\$1,376.24 \$1,089.67	\$0.00	\$1,089.67
\$286.57 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
5I	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA, Robertson, Anschutz & Schneid, P.L. 6409 Congress Avenue, Suite 100 Boca Raton, FL 33487 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$11.43 \$11.43	\$0.00	\$11.43
6	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/05/20		\$893.70 \$707.61	\$0.00	\$707.61
\$186.09 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
6I	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$7.42 \$7.42	\$0.00	\$7.42
7	Citibank, N.A. 6716 Grade Ln Big 9 Ste 910-PY DEPT Louisville, KY 40213 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/12/20		\$117.78 \$100.98	\$0.00	\$100.98
\$16.80 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
7I	Citibank, N.A. 6716 Grade Ln Big 9 Ste 910-PY DEPT Louisville, KY 40213 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$1.06 \$1.06	\$0.00	\$1.06
8	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/13/20		\$981.65 \$777.24	\$0.00	\$777.24
\$204.41 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
8I	Capital One, N.A. c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$8.15 \$8.15	\$0.00	\$8.15
9	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/13/20		\$789.63 \$625.21	\$0.00	\$625.21
\$164.42 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
9I	American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$6.56 \$6.56	\$0.00	\$6.56
10	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/26/20		\$5,032.20 \$3,984.37	\$0.00	\$3,984.37
\$1,047.83 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
10I	Portfolio Recovery Associates, LLC POB 12914 Norfolk, VA 23541 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$41.79 \$41.79	\$0.00	\$41.79
11	Wells Fargo Bank, N.A. PO Box 9210 Des Moines, IA 50306 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 03/27/20		\$12,701.89 \$10,057.04	\$0.00	\$10,057.04
\$2,644.85 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
11I	Wells Fargo Bank, N.A. PO Box 9210 Des Moines, IA 50306 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$105.49 \$105.49	\$0.00	\$105.49
12	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541 <7100-000 General Unsecured - § 726(a)(2)> , 610	Unsecured 04/07/20		\$1,385.03 \$1,096.64	\$0.00	\$1,096.64
\$288.39 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
12I	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41031 Norfolk, VA 23541 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$11.50 \$11.50	\$0.00	\$11.50
14PI	North Carolina Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$49.36 \$49.36	\$0.00	\$49.36

Exhibit C
Analysis of Claims Register
Case: 20-80053 JANET A. BASSETT

Claims Bar Date: 11/29/22

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
14U	North Carolina Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168 <7200-000 Tardy General Unsecured - § 726(a)(3)> , 620	Unsecured 07/10/20		\$10,618.56 \$8,407.50	\$0.00	\$8,407.50
\$2,211.06 disbursed by Ch. 13 Trustee and applied to principal - allowed amount is principal balance remaining.						
14UI	North Carolina Department of Revenue Bankruptcy Unit P.O. Box 1168 Raleigh, NC 27602-1168 <7990-000 Surplus Case Interest on Unsecured Claims (including priority)> , 640	Unsecured 02/23/23		\$88.19 \$88.19	\$0.00	\$88.19
				Case Total:	\$141,261.89	\$122,663.32

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 20-80053

Case Name: JANET A. BASSETT

Trustee Name: JP Cournoyer

Balance on hand: \$ 122,663.32

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
13	Deutsche Bank National Trust, Company, as Trustee	141,195.32	141,195.32	141,195.32	0.00
3	Branch Banking & Trust Company now Truist	6,734.29	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 122,663.32

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JP Cournoyer	14,171.42	0.00	14,171.42
Attorney for Trustee Fees - Northen Blue, LLP	3,757.50	0.00	3,757.50
Costs to Secure/Maintain Property - Duke Energy Payment Processing	66.57	66.57	0.00
Attorney for Trustee, Expenses - Northen Blue, LLP	295.11	0.00	295.11

Total to be paid for chapter 7 administrative expenses: \$ 18,224.03Remaining balance: \$ 104,439.29

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 104,439.29

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$5,074.73 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Durham County Tax Collector	368.51	0.00	368.51
14P	North Carolina Department of Revenue	4,706.22	0.00	4,706.22

Total to be paid for priority claims:	\$	5,074.73
Remaining balance:	\$	99,364.56

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$19,044.23 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Internal Revenue Service (MD)**	0.00	0.00	0.00
4	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA,	605.47	0.00	605.47
5	JPMorgan Chase Bank, N.A. s/b/m/t Chase Bank USA,	1,089.67	0.00	1,089.67
6	Portfolio Recovery Associates, LLC	707.61	0.00	707.61
7	Citibank, N.A.	100.98	0.00	100.98
8	Capital One, N.A.	777.24	0.00	777.24
9	American Express National Bank	625.21	0.00	625.21
10	Portfolio Recovery Associates, LLC	3,984.37	0.00	3,984.37
11	Wells Fargo Bank, N.A.	10,057.04	0.00	10,057.04
12	Synchrony Bank	1,096.64	0.00	1,096.64

Total to be paid for timely general unsecured claims:	\$	19,044.23
Remaining balance:	\$	80,320.33

Tardily filed claims of general (unsecured) creditors totaling \$8,407.50 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
14U	North Carolina Department of Revenue	8,407.50	0.00	8,407.50

Total to be paid for tardily filed general unsecured claims:	\$	8,407.50
Remaining balance:	\$	<u>71,912.83</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$	0.00
Remaining balance:	\$	<u>71,912.83</u>

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 1.55% pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$341.17. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$71,571.66.

Printed: 02/23/2023 7.37 AM

Trustee's Compensation**Debtor:** BASSETT, JANET ANN**Case:** 20-80053**Computation of Compensation**

Total disbursements to other than the debtor are: 218,428.34

Pursuant to 11 U.S.C. 326, compensation is computed as follows:

25% of First \$5,000	5,000.00	=	1,250.00
10% of Next \$45,000	45,000.00	=	4,500.00
5% of Next \$950,000	168,428.34	=	8,421.42
3% of Balance	0.00	=	0.00

Calculated Total Compensation: **\$14,171.42**

Plus Adjustment: 0.00

Total Compensation: **\$14,171.42**

Less Previously Paid: 0.00

Total Compensation Requested: **\$14,171.42****Trustee Expenses**

No Expenses to report.

Subtotal Expenses: **\$0.00**

Plus Adjustment: 0.00

Total Expenses: **\$0.00**

Less Previously Paid: 0.00

Total Expenses Requested: **\$0.00**

The undersigned Trustee certifies under penalty of perjury that the foregoing is true and correct to the best of his/her knowledge and requests the United States Trustee to approve this report and accounts and requests the Court to provide for notice and opportunity for a hearing under 11 U.S.C. 330(a), 502(b), and 503(b) and to thereafter award final compensation or reimbursement of expenses and to make final allowance for the purposes of distribution to claims, administrative expenses, and other payments stated in this report and account.

WHEREFORE, the Trustee requests that this application be approved by this Court and that the Trustee be granted an allowance of \$14,171.42 as compensation and \$0.00 for reimbursement of expenses. The Trustee further states that no payments have been made or promised to him/her for services rendered or to be rendered in any capacity in this case. No agreement or understanding exists between applicant and any other person for sharing compensation received or to be received.

Dated: 02/24/2023

Signed: /s/ JP Cournoyer

JP Cournoyer, TRUSTEE
 1414 Raleigh Rd., Suite 435
 Chapel Hill, NC 27517